Case 09-39269 Doc 1 Filed 10/20/09 Entered 10/20/09 16:08:50 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 47

### United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

										_		
Name of Debtor (if individual, enter Last, First, Middle):							Name of Joint Debtor (Spouse) (Last, First, Middle)					
	Peel	, Anth	ony C	urtis			Peel, LeQuita, Marie					
All Other Names u and trade names):		Debtor in the	last 8 years	(include ma	ried, maider	maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):  FKA LeQuita Young					
Last four digits of S (if more than one, s	Soc. Sec. o state all) *	r Individual-Ta	068	(ITIN) No./Co	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-0128					
Street Address of	Debtor (No	o. & Street, Ci	ty, and State	e):		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):		
2724 W. 91st St.						_   272	24 W. 91s	st St.			_	
Evergreer	ո Park	IL		6	0805	_  Eve	ergreen l	Park IL		60805		
County of Residen	nce or of th	e Principal Pla	ace of Busin	ess:		Count	y of Residence	or of the Princ	cipal Place of I	Business:	_	
		CO	OK						соок			
Mailing Address of Debtor (if different from street address)						Mailin	g Address of Jo	oint Debtor (if o	different from s	street address):		
Location of Principal Assets of Business Debtor (if different from street address above):										_		
Type of Debto			<u> </u>	Nature of Bu		<del></del>	oter of Bankru	ptcy Code Un	nder Which th	e Petition is Filed (Check one box	<del></del>	
(Che	eck one box)	,	I_	(Check one I	oox.)		hantar 7			,		
	Con Fullilit Don none 2 of this form							•	15 Petition for Recognition eign Main Proceeding			
		(includes LLC & LLP) defined in 11 U.S.C §101 (51B) Chapter 11						UI a FUIE	eigh Main Froceeding			
☐ Partnership	р	Railroad  Stockbroker					☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding					
☐ Other (If de	lebtor is no	t one of the	☐ Comn	nodity Broker			Nature of Debts (Check one Box)					
	ities, check type of enti		I	ng Bank		<u> </u>						
and state t	type or end	ity below.)	Other	Fax-Exempt	Entity		ebts are primari ebts, defined in	•	☐ Deb deb	ots are primarily business ts.		
			(C	heck box, if ap	plicable.)	_	101(8) as "incu dividual primari	•				
			organ	r is a tax-exe ization under	Title 26 of th	ne pe	ersonal, family,					
				d States Code nue Code).	e (the Interna	al pu	ırpose."					
		Filing Fee (C	neck <b>one</b> box)	· · ·		Chaak	ana hav	Cha	apter 11 Debt	ors	_	
Filing Fee attac	ched						Check one box  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be	e naid in in	stallments (ar	nlicable in ir	ndividuale on	v) Must atta	oh						
signed applicat	tion for the	court's consid	deration cert	ifying that the	debtor is			ate nonconting	gent liquidated	I debts (excluding debts owed to		
unable to pay f	tee except	in installments	s. Rule 1006	(b). See Office	cial Form 3A.	"	insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wavi attach signed a	•				• .		Check all applicable boxes:  A plan is being filed with this petition.					
attaon oignou c	арриосион	ioi iiio oodiic	oonoiderau	on. 000 01110	iai i 01111 0D.		acceptances of the foreditors, in a			etition from one of more classes § 1126(b).		
Statistical/Admir										This space is for court use only	_	
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured credtio</li> <li>Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.</li> </ul>							es paid, there w	vill be no				
Estimated Number	of Creditors	; 										
1-	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000			
Estimated Assets												
\$0 to	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10		\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
Estimated Liabilities			million	million	million	million	million					
	\$50,001 to	\$100,001 to	\$500,001	<b>1</b>	<b>1</b> \$10,000,001	<b>5</b> 0,000,001	<b>1</b> \$100,000,001	\$500,000,001	☐ More than			
	\$100,000	\$500,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion			

B1 (Official Form	n 1) (1/08) Document	Page 2 of 47				
	Voluntary Petition	Name of Debtor(s)				
This p	page must be completed and filed in every case)	Peel, Anthony Curtis LeQuita Marie Peel				
		LeQuit	a Marie Peei			
	All Prior Bankruptcy Case Filed Within Last 8					
None None	d:	Case Number:	Date Filed:			
None						
F	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, at	tach additional sheet)			
Name of Debtor:		Case Number:	Date Filed:			
None						
District:		Relationship:	Judge:			
	Exhibit A		ibit B whose debts are primarily consumer debts.)			
` '	ted if debtor is required to file periodic reports (e.g., 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in t	he foregoing petition, declare that I			
	ection 13 or 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or short 13 of title 11, United States Code, and he				
1934 and is red	questing relief under chapter 11.)	each such chapter. I further certify that I h	•			
		required by 11 USC § 342(b).				
☐ Exhibit A	is attached and made a part of this petition.	/s/ Mario	M Arreola			
		Mario M Arreola	Dated: 10/17/2009			
	Evh	ibit C				
Does the debi	tor own or have possession of any property that poses or is alleg		ble harm to public health or safety?			
П Yes. and	Exhibit C is attached and made a part of this petition.					
■ No.						
(T	<b>Exh</b> l o be completed by every individual debtor. If a joint petition is filo	ibit D ed_each spouse must complete and attach :	a senarate Exhibit D )			
_	completed and signed by the debtor is attached and made a par		a doparate Exhibit 2.,			
_	ioint petition:					
Exhibit D	also completed and signed by the joint debtor is attached and m	ade a part of this petition.				
	Information Regarding	ng the Debtor - Venue				
		pplicable Box.)				
	Debtor has been domiciled or has had a residence, prince	cipal place of business, or principal ass	sets in this District for 180 days			
	immediately preceding the date of this petition or for a lo	onger part of such 180 days than in any	other District.			
	There is a bankruptcy case concerning debtor's affiliate,	, general partner, or partnership pendir	ng in this District.			
	Debtor is a debtor in a foreign proceeding and has its pr					
	States in this District, or has no principal place of busine or proceeding [in a federal or state court] in this District,					
	relief sought in this District.		3			
	Certification by a Debtor Who Reside	se as a Tonant of Residential	Property			
	(Check all app	plicable boxes.)	Troperty			
	Landlord has a judgment against the debtor for possess	sion of debtor's residence. (If box checl	ked, complete the			
	following.)  (Name of landlord that obtained judgmen	t)				
	<u></u>					
	(Address of Landlord)					
	Debtor claims that under applicable nonbankruptcy law,					
	permitted to cure the entire monetary default that gave ripossession was entered, and	ise to the judgment for possession, after	er the juaginent for			
	Debtor has included in this petition the deposit with the	court of any rent that would become du	e during the 30-day			
_	period after the filing of the petition.					
	Debtor certifies that he/she has served the Landlord with	h this certification. (11 U.S.C. § 362(1))				

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**Voluntary Petition** 

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Peel, Anthony Curtis LeQuita Marie Peel

### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Anthony Curtis Peel
Anthony Curtis Peel

Dated: 10/16/2009

/s/ LeQuita Marie Peel

LeQuita Marie Peel

Dated: 10/16/2009

**Signature of Attorney** 

/s/ Mario M Arreola

Signature of Attorney for Debtor(s)

Mario M Arreola

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 10/17/2009

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

### << Sign & Date on Those Lines

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Anthony Curtis Peel

**Anthony Curtis Peel** 

I certify under penalty of perjury that the information provided above is true and correct.

PFG Record # 379420

10/16/2009

Dated:

Sign & Date

Here

### Document Page 5 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

does not apply in this district.

/s/ LeQuita Marie Peel Sign & Date 10/16/2009 Dated: Here LeQuita Marie Peel

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

PFG Record # 379420 B 1D (Official Form 1, Exh.D)(12/08)

# Document Page 6 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

In re

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	INTS SCHEDULED	CHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$515,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$48,177	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$478,500	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$166,850	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,257		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,250		
TOTALS	\$ 563,177 TOTAL ASSETS	\$ 645,350 TOTAL LIABILITIES					

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 83,700.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 83,700
State the following:	
Average Income (from Schedule I, Line 16)	\$ 5,256.51
Average Expenses (from Schedule J, Line 18)	\$ 5,250.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 6,744.63

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 166,850.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 168,850.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
2724 W. 91st St., Evergreen Park, IL 60805 (Debtors' residence)	Fee Simple	J	\$ 250,000	\$ 243,000
1310 S. Springfield, Chicago, IL 60620 (Rental Property) - SURRENDERING	Fee Simple	J	\$ 265,000	\$ 232,000

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$515,000.00

B6A (Official Form 6A) (12/07) Page 1 of 1

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Citibank - checking - no balance ket	Н	None
		Citibank - saving - no balance kept	Н	None
		Chase - checking - no balance kept	w	None
		Chase - savings - no balance kept	w	None
		Shore Bank - checking	w	\$ 1
		A C Jaacks Credit Union - saving	w	\$ 300
03. Security Deposits with public utilities, telephone companies, landlords and others.	X	-		
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, TV stand, computer, videogames, digital camera/camcorder, sofa, loveseat, vacuum, lamps, table/chairs, bedroom sets, dining set, large appliances, small appliances, microwave, dishes/flatware, pots/pans, lawn mower, musical instruments, washer/dryer  Citifinancial - furniture	J	\$ 3,000 \$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		DVDs, Books, Compact Discs, Tapes/Records, Family Pictures	J	\$ 100
PEG Record # 379420	 	│ 	rm 6E	 3) (12/07) Page 1 of 4

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY				
Type of Property	Type of Property  N O N E  Description and Location of Property		H W J	W Property, With Deducting A		
06. Wearing Apparel						
		Necessary wearing apparel	J	\$	400	
07. Furs and jewelry.						
		Earrings, watch, costume jewelry, wedding rings	J	\$	300	
08. Firearms and sports, photographic, and other hobby equipment.	X					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
		Term Life Insurance - No Cash Surrender Value.	Н			
		Whole Life Insurance Policy - spouse and child are beneficiaries	Н	\$	876	
		Term Life Insurance - No Cash Surrender Value.	w		None	
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars						
		Pension w/ Employer - 100% Exempt.	Н	\$	5,000	
		Pension w/ Former Employer - 100% Exempt.	W	\$	25,000	
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		2002 Mitsubishi Montero Sport - over 70,000 miles 2006 Dodge Magnum - over 102,000 miles	W	\$ 1,700 \$ 5,000
26. Boats, motors and accessories.	X			, ,,,,,,,
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			) (12/07) Page 3 of 4

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
35. Other personal property of any kind not already listed. Itemize.		Timeshare with Shell Vacations Club West	J	\$ 5,000			
		Total (Report also on Summary of Schedules)		\$48,177			

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
2724 W. 91st St., Evergreen Park, IL 60805 (Debtors' residence)	735 ILCS 5/12-901	\$ 30,000	\$ 250,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Citibank - saving - no balance kept	735 ILCS 5/12-1001	(b)	None
Chase - savings - no balance kept	735 ILCS 5/12-1001	(b)	None
Shore Bank - checking	735 ILCS 5/12-1001(b)	\$ 1	\$ 1
A C Jaacks Credit Union - saving	735 ILCS 5/12-1001(b)	\$ 300	\$ 300
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, TV stand, computer, videogames, digital camera/camcorder, sofa, loveseat, vacuum, lamps, table/chairs, bedroom sets, dining set, large appliances, small appliances, microwave, dishes/flatware, pots/pans, lawn mower, musical instruments, washer/dryer	735 ILCS 5/12-1001(b)	\$ 1,600	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
DVDs, Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
07. Furs and jewelry.			
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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875
		Current Value of

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  Whole Life Insurance Policy - spouse and child are beneficiaries	735 ILCS 5/12-1001(f)	\$ 876	\$ 876
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars  Pension w/ Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 5,000	\$ 5,000
Pension w/ Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 25,000	\$ 25,000
25. Autos, Truck, Trailers and other vehicles and accessories.  2002 Mitsubishi Montero Sport - over 70,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,700
2006 Dodge Magnum - over 102,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 2,600	\$ 5,000
35. Other personal property of any kind not already listed. Itemize.  Timeshare with Shell Vacations Club West	735 ILCS 5/12-1001(b)	\$ 2,700	\$ 5,000
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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien **Including Zip and Account Number** Deducting Any \*Description of Property (See Instructions Above) C Value of Dates: 2007-09 Citifinancial Retail 3,500 \$ 2,000 Nature of Lien: Purchase Money Sec Int - PMSI Attn: Bankruptcy Dept. Market Value: \$ 1,500 PO Box 22066 Intention: Reaff @ Fair Market Value Tempe AZ 85285 \*Description: Citifinancial - furniture Acct No.: 0128 Dates: 2006 CitiMortgage Inc. \$ 232,000 \$ 0 Nature of Lien: Mortgage Attn: Bankruptcy Dept. Market Value: \$ 265,000 Po Box 9438 Intention: Surrender Gaithersburg MD 20898 \*Description: 1310 S. Springfield, Chicago, IL 60620 (Rental Property) -Acct No.: 2003764836 **SURRENDERING** Countrywide Dates: 2007 J \$ 217,000 \$0 Nature of Lien: Mortgage Attn: Bankruptcy Dept. Market Value: \$ 250,000 450 American St Intention: Reaffirm 524 (c) Simi Valley CA 93065 \*Description: 2724 W. 91st St., Evergreen Park, IL 60805 (Debtors' Acct No.: 178446112 residence) Dates: 2007 Countrywide \$ 26,000 \$ 0 Nature of Lien: Mortgage - Second Attn: Bankruptcy Dept. Market Value: \$ 250,000 450 American St Intention: Reaffirm 524 (c) Simi Valley CA 93065 \*Description: 2724 W. 91st St., Evergreen Park, IL 60805 (Debtors' Acct No.: 178447200

residence)

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# Document Page 16 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) Codebtor A M H

\* Date Claim was Incured

\* Nature of Lien

\*Value of Property Subject to Lien

\*Description of Property

nliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

**Total** 

\$ 478,500

\$ 2,000

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Anthony Curtis Peel and LeQuita Marie Peel, Debtors

In re

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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# Document Page 18 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Curtis Peel and LeQuita Marie Peel / Debtors

In re

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H & J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Academic Loan Group/GL Attn: Bankruptcy Dept. 2401 International Ln Madison WI 53704 Acct #: 0128		W	Dates: 2006-09 Reason: Loan or Tuition for Education				\$ 80,200
2	Baird & Warner Bankruptcy Dept. 9145 W. 151st St. Orland Park IL 60462 Acct #: 28108		w	Dates: 2009 Reason: Credit Extended to Debtor(s)				\$ 600

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Anthony Curtis Peel and LeQuita Marie Peel / Debtors

In re

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	SCHEDULE F - CKEDITORS	H		DING UNSECURED NON-PR		_	I Y	CLAINS
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Bank of America Bankruptcy Dept. PO Box 17054 Wilmington DE 19884 Acct #: 0128		w	Dates: 2005-09 Reason: Credit Card or Credit Use				\$ 12,800
	Law Firm(s)   Collection Agent	(s) I	Rep	resenting the Original Creditor				
	Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850							
4	Bank of America Bankruptcy Dept. PO Box 17054 Wilmington DE 19884		w	Dates: 2003-09 Reason: Credit Card or Credit Use				\$ 13,700
	Acct #: 0128							
	Law Firm(s)   Collection Agent	(s) F	Reni	resenting the Original Creditor	1	I	1 1	
	Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850	<u>(-)                                    </u>	<u>p</u>					
5	Bank of America Bankruptcy Dept. PO Box 17054 Greenville DE 19884 Acct #: 0128		w	Dates: 2008-09 Reason: Credit Card or Credit Use				\$ 16,700
	ACCI #. 0120							

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Bank of America Bankruptcy Department PO Box 15168 Wilmington DE 19850

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In re

	SCHEDULE F - CREDITORS	ВН	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAIMS
Cro	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
6	Bank of America/FIA Card Serv. Bankruptcy Dept. PO Box 17054 Wilmington DE 19884		Н	Dates: 2006-09 Reason: Credit Card or Credit Use				\$ 8,000
	Acct #: 1068							
	Law Firm(s)   Collection Agent	(s) F	Rері	resenting the Original Creditor				
	Clerk, First Mun Div Doc# 09-M1-151651 50 W. Washington St., Rm. 1001 Chicago IL 60602  Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090							
7	Bank of America/FIA Card Serv. Bankruptcy Department PO Box 15168 Wilmington DE 19850 Acct #:		J	Dates: Reason: <b>Notice Only</b>				
	π.							
	Law Firm(s)   Collection Agent	(s) I	Rері	resenting the Original Creditor				
	FIA Card Services Bankruptcy Department PO Box 15720 Wilmington DE 19850							
8	Barclays Bank Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801 Acct #: 1068		Н	Dates: 2007-08 Reason: Credit Card or Credit Use				\$ 8,700
9	Carson/HSBC Attn: Bankruptcy Dept. Po Box 15521 Wilmington DE 19805 Acct #: 0128		W	Dates: 2006-09 Reason: Credit Card or Credit Use				\$ 500
	Acct #: 0128							

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Anthony Curtis Peel and LeQuita Marie Peel / Debtors

In re

SCHEDULE F - CREDITORS	<b>H</b>	OL	DING UNSECURED NON-PR	lO	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10 Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 0128		W	Dates: 2006-09 Reason: Credit Card or Credit Use				\$ 5,200

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blitt and Gaines, PC Bankruptcy Department 661 Glenn Ave. Wheeling IL 60090

11 Chase Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: 1068	Н	Dates: 2007-09 Reason: Credit Card or Credit Use	\$ 5,100
12 Chase Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: 1068	Н	Dates: 2006-09 Reason: Credit Card or Credit Use	\$ 8,300

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Frederick J. Hanna & Assoc. Bankruptcy Department 1427 Roswell Rd. Marietta GA 30062

13 Chesterfield Awning Co. Bankruptcy Dept. 16999 Van Dam Rd. South Holland IL 60473	W	Dates: 2009 Reason: Services Rendered		\$ 400	)
Acct #: 355712WC					

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Anthony Curtis Peel and LeQuita Marie Peel / Debtors

In re

Record # 379420

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Credit First NA Attn: Bankruptcy Dept. 6275 Eastland Rd Brook Park OH 44142		w	Dates: 2002-09 Reason: Credit Card or Credit Use				\$ 800
Acct #: 0128  15 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX1068			Dates: 2009 Reason: Notice Only				\$ 0
Act #. XXXX1000  16 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX1068			Dates: 2009 Reason: Notice Only				\$ 0
17 Exxon Mobil/Citibank Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: 1068			Dates: 1996-2009 Reason: Credit Card or Credit Use				\$ 1,200
18 Little Company of Mary Hosp. Bankruptcy Department 2800 W. 95th St. Evergreen Park IL 60805 Acct #: 1068		J	Dates: 2009 Reason: Medical/Dental Services				\$ 800
19 Peoples Energy Prudential Bldg: Special Proj 130 E. Randolph Dr. Chicago IL 60601 Acct #: 1068		J	Dates: 2009 Reason: Utility Bills/Cellular Service				\$ 200
20 Terminex C/O Nationwide Credit PO Box 740603 Atlanta GA 30374 Acct #: 1068		J	Dates: 2009 Reason: Services Rendered				\$ 150

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In re

Anthony Curtis Peel and LeQuita Marie Peel / Debtors

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	
21 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX1068			Dates: 2009 Reason: Notice Only				\$	0
22 <u>US Dept. of Education</u> Attn: Bankruptcy Dept. 501 Bleecker St Utica NY 13501 Acct #: 0128		Н	Dates: 2000-2009 Reason: Loan or Tuition for Education				\$ 3	,500

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 166,850.00

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In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

**Description of Contract or Lease and Nature of Debtor's** Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

[x] None

PFG Record # 379420

# Document Page 25 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE		
Status: Married	d 17, son 16, daughter		
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT	
Occupation:	Program Assistant	Choir Director	
Name of Employer:	PAEC Elementary School	St. Benedict	
Years Employed	Approx. 5 Years	Approx. 8 Years	
Employer Address:	1001 Van Buren	1818 W. 71st	
City, State, Zip	Maywood, IL 60153	Chicago, IL 60636	

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,010.20	\$ 3,282.76
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,010.20	\$ 3,282.76
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 199.36	\$ 158.21
b. Insurance	\$ 0.00	\$ 276.27
c. Union Dues	\$ 0.00	\$ 77.74
d. Other (Specify)  Pension:	\$ 90.46	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 36.21
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 289.82	\$ 548.43
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,720.38	\$ 2,734.33
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 801.80
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,720.38	\$ 3,536.13
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,2	56.51
if there is only one debtor repeat total reported on line 15.)	Poport also on Summon, of Schodules on	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

## UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT	EXPENSES OF	INDIVIDUA	L DEBTOR(	S)
Complete this schedule by estimating the average mor payments made bi-weekly, quarterly, semi-annually, or annually, or an		and the debtor's fam	ly at time case filed. P	rorate any
Check box if joint petition is filed & debtor's spouse mainta	ins a separate household. Con	mplete a separate sch	edule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home	e)		\$ 1,382.00
a. Real Estate taxes included? [] Yes [x]		rance included?	[] Yes [x] No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
2. Utilities: a. Electricity and Heating Fuel				\$ 325.00
b. Water, Sewer, Garbage				\$ 50.00
c. Cellphone, Internet				\$ 180.00
d. Other Home Phone and Cab	le Television			\$ 155.00
3. Home Maintenance (repairs and upkeep)				\$ 100.00
4. Food				\$ 550.00
5. Clothing				\$ 150.00
6. Laundry and Dry Cleaning				\$ 60.00
7. Medical and Dental Expenses				\$ 25.00
8. Transportation (not including car payments)	Gas, Tolls/Parking, Fe	es/Licenses, R	epair, Bus/Train	\$ 515.00
9. Recreation, Clubs and Entertainment, Newsp		· · · · · · · · · · · · · · · · · · ·		\$ 80.00
10. Charitable Contributions				\$ 350.00
11. Insurance (not deducted from wages or include	ded in home mortgage	payments)		\$ 75.00
a. Homeowner's or Renter's				\$ 130.00
b. Life				
c. Health				\$-
d. Auto				\$ 200.00
e. Other				<u>\$-</u>
12. Taxes (not deducted from wages or included		•		\$ 483.00
(Specify) Federal or State Tax Repaymer				ψ 403.00
13. Installment Payments: (In Chapter 11, 12, and	d 13 cases, do not list p	payments to be in	icluded in plan)	<b>\$</b> -
<ul><li>a. Auto</li><li>b. Reaffirmation Payments</li></ul>				\$ 60.00
c. Other	\$-			\$-
14. Alimony, maintenance and support paid to oth	hers			\$-
15. Payments for support of additional dependent	ts not living at your hon	ne		<b>\$</b> -
16. Regular expenses from operation of business	• •		atement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags	•	Childcare &	Peť	
Eyecare, Meds Postage/Bankir		Babysitting	Care:	
\$180.00 \$40.00	\$130.00	\$ -	\$ -	\$350.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relate		ary of Schedules and	if applicable, on	\$ 5,250.00
19. Describe any increase/decrease in expenditu <i>None</i>	res anticipated to occu	r within the year	following the filing	this document:
20. STATEMENT OF MONTHLY NET INCOME	<ul><li>a. Average monthly i</li><li>b. Average monthly i</li></ul>			\$ 5,256.51 \$ 5,250.00
	c. Monthly net incom	•		\$ 6.51
	d. Total amount to be	` ,	onthly	\$ -

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	10/16/2009	/s/ Anthony Curtis Peel	X Date & Sign
		Anthony Curtis Peel	
Dated:	10/16/2009	/s/ LeQuita Marie Peel	X Date & Sign
		LeQuita Marie Peel	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

# Document Page 29 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

. . . . . . . . . . . .

AMOUNT	SOURCE	
2009: \$2,010/month 2008: \$24,000 2007: \$22,000	employment	
Spouse		
AMOUNT	SOURCE	

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In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

	STATEMENT OF FINANCIAL AFFAIRS			
Spouse				
AMOUNT	SOURCE			
2009: \$4,169/month 2008: \$23,000 2007: \$64,000	employment			
D2. INCOME OTHER THAN FROM	1 EMPLOYMENT OR OPERATION	N OF BUSINESS:		
he two years immediately precedir	ng the commencement of this cases filing under chapter 12 or chap	employment, trade, profession, operation of the debtor's business durin e. Give particulars. If a joint petition is filed, state income for each er 13 must state income for each spouse whether or not a joint petition iled.)		
AMOUNT	SOURCE			
2009: \$18,300 2008: \$10,607 2007: \$22,800	rental income			
Spouse				
AMOUNT	SOURCE			
2009: \$21,000 2008: none 2007: none	unemployment			
2009: \$1,440 2008: \$2,100	child support			

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing

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In re

STATEMENT OF FINANCIAL AFFAIRS			
O2 DAVMENTS TO OPENITORS			
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any cr value of all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a	editor made within 90 days immed s or is affected by such transfer is count of a domestic support obligand and creditor counseling agency. (N	MER DEBTS: List all payments on loans, i liately proceeding the commencement of t not less than \$600.00. Indicate with an a tion or as part of an alternative repaymen larried debtors filing under chapter 12 or o filed, unless the spouses are separated an	his case if the aggregate sterisk (*) any payments t schedule under a plan by hapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Countrywide, see Schedule D	monthly	\$1,181/month and \$201/month	\$217,000 and \$26,0
		12 or chapter 13 must include payments uses are separated and a joint petition is  Amount Paid or Value of  Transfers	
creditors who are or were insiders.	(Married debtors filing under cha	preceding the commencement of this case pter 12 or chapter 13 must include payme e separated and a joint petition is not filed  Amount Paid or Value of  Transfers	nts be either or both
List all lawsuits & administrative pro	oceedings to which the debtor is o stors filing under chapter 12 or cha	r was a party within 1 (one) year immedia apter 13 must include information concernited and a joint petition is not filed.)  COURT  OF AGENCY  AND LOCATION	tely preceding the filing of
FIA Card Services v. Anthony Peel, 09-M1-151651	small claims	Cook County Circuit Court	pending

# Document Page 32 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

	STATEMENT OF FINA	NCIAL AFFAIRS		
04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equital process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)				
Name and Address of Person	Date	Description		
for Whose Benefit Property was Seized	of Seizure	and Value of Property		
returned to the seller, within or	repossessed by a creditor, sold at a foreclos ne year immediately preceding the commend nation concerning property of either or both s	ement of this case. (Married deb	tors filing under chapter 12 o	
06. ASSIGNMENTS AND REC	CEIVERSHIPS:  f property for the benefit of creditors made w	ithin 120 days immediately prece	eding the commencement of	
,	nder chapter 12 or chapter 13 must include a uses are separated and a joint petition is not	• •	spouses whether or not a join	
Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement		
preceding the commencement	been in the hands of a custodian, receiver, o t of this case. (Married debtors filing under ch ses whether or not a joint petition is filed, un	napter 12 or chapter 13 must incl	ude information concerning	
Name and Address	Name & Location of Court Case	Date of	Description and Value of	
of Custodian	Title & Number	Order	Property	

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In re

NONE Χ

	STATEMENT OF FINAL	NCIAL AFFAIRS	
07. GIFTS:			
usual gifts to family members than \$100 per recipient. (Marr	ributions made within one year immediately pr aggregating less than \$200 in value per indivi ied debtors filing under chapter 12 or chapter is filed, unless the spouses are separated and	idual family member and charita 13 must include gifts or contribu	ble contributions aggregating les
Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
The Greater Love COGIC	religious organization	2008-09	\$350/month
08. LOSSES:			
or not a joint petition is filed, u  Description and  Value  of Property	Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	Detition is not filed.)  Date  of  Loss	
List all payments made or pro	O DEBT COUNSELING OR BANKRUPTCY:  perty transferred by or on behalf of the debtor  i, relief under the bankruptcy law or preparation  t of this case.	• .	-
List all payments made or pro concerning debt consolidation	perty transferred by or on behalf of the debtor , relief under the bankruptcy law or preparatio	• .	-
List all payments made or pro concerning debt consolidation preceding the commencement Name and Address	perty transferred by or on behalf of the debtor , relief under the bankruptcy law or preparatio	on of a petition in bankruptcy with  Date of Payment,  Name of Payer if	Amount of Money or  Description and
List all payments made or proconcerning debt consolidation preceding the commencement Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  09a. PAYMENTS RELATED debtor to any persons, includi	perty transferred by or on behalf of the debtor , relief under the bankruptcy law or preparatio	Date of Payment, Name of Payer if Other Than Debtor 2009	Amount of Money or Description and Value of Property  Payment/Value: \$2,800.00
List all payments made or proconcerning debt consolidation preceding the commencement Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  09a. PAYMENTS RELATED debtor to any persons, includi	perty transferred by or on behalf of the debtor, relief under the bankruptcy law or preparation to fithis case.  TO DEBT COUNSELING OR BANKRUPTCY: ng attorneys, for consultation concerning debt	Date of Payment, Name of Payer if Other Than Debtor 2009  List all payments made or proper consolidation, relief under the better this case.	Amount of Money or Description and Value of Property  Payment/Value: \$2,800.00  erty transferred by or on behalf or pankruptcy law or preparation of
List all payments made or proconcerning debt consolidation preceding the commencement Name and Address of Payee  Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603  O9a. PAYMENTS RELATED debtor to any persons, including a petition in bankruptcy within	perty transferred by or on behalf of the debtor, relief under the bankruptcy law or preparation to fithis case.  TO DEBT COUNSELING OR BANKRUPTCY: ng attorneys, for consultation concerning debt	Date of Payment, Name of Payer if Other Than Debtor 2009	Amount of Money or Description and Value of Property  Payment/Value: \$2,800.00

# Document Page 34 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

### STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866,983,2227

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor Date

Describe Property Transferred and Value Received

NONE



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

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In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

12. SAFE DEPOSIT BOXES:			
immediately preceding the comme	x or depository in which the debtor has encement of this case. (Married debtors uses whether or not a joint petition is file	s filing under chapter 12 or chapter 13	must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer Surrender, if An
13. SETOFFS:			
of this case. (Married debtors filing	or, including a bank, against a debt or og g under chapter 12 or chapter 13 must he spouses are separated and a joint p	include information concerning either o	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD List all property owned by another	FOR ANOTHER PERSON:	s.	
Name and Address of Owner	Description and Value of Property	Location of Property	
15. PRIOR ADDRESS OF DEBTO	DR(S):		
•	years immediately preceding the cor acated prior to the commencement of t	•	
Address	Name Used	Dates of Occupancy	
1310 S Springfield Ave Chicago IL 60623-1342	Same	FROM 9/1998 To 10/2008	
7527 S Green St Chicago IL 60620-2843	Same	FROM 4/1994 To 6/2007	

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### Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

X

NONE

X

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

environmental Law.

STATEMENT OF FINANCIAL AFFAIRS	
16. SPOUSES and FORMER SPOUSES:	
If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.	
Name	
17. ENVIRONMENTAL INFORMATION:	
For the purpose of this question, the following definitions apply:	
"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.	
"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.	

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:** 

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental of Governmental Unit of Notice and Address Law

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In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

		ernmental unit that is or was a party to tl	al Law with respect to which the he proceeding, and the docket
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AI	ND NAME OF BUSINESS		
ending dates of all business partnership, sole proprietor,	es in which the debtor was an officer, or or was self-employed in a trade, profes	r identification numbers, nature of the bu director, partner, or managing executive ssion, or other activity either full- or part-	of a corporation, partner in a -time within six (6) years
ending dates of all business partnership, sole proprietor, immediately preceding the o within six (6) years immedia If the debtor is a partnership ending dates of all business	es in which the debtor was an officer, or was self-employed in a trade, profest ommencement of this case, or in which tely preceding the commencement of the commencem	director, partner, or managing executive ssion, or other activity either full- or part- n the debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and
ending dates of all business partnership, sole proprietor, immediately preceding the dwithin six (6) years immediately preceding the dwithin six (6) years immediately preceding dates of all business (6) years immediately preceding dates of all business ending dates of all business	es in which the debtor was an officer, of or was self-employed in a trade, profess ommencement of this case, or in which tely preceding the commencement of the preceding the commencement of the process in which the debtor was a partner or ding the commencement of this case.  It is the names, addresses, taxpayer in the process in which the debtor was a partner or ding the commencement of this case.	director, partner, or managing executive ssion, or other activity either full- or part- in the debtor owned 5 percent or more of his case.  dentification numbers, nature of the busi	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
ending dates of all business partnership, sole proprietor, immediately preceding the cwithin six (6) years immediately preceding the debtor is a partnership ending dates of all business (6) years immediately precediff the debtor is a corporation ending dates of all business	es in which the debtor was an officer, or was self-employed in a trade, profes ommencement of this case, or in which tely preceding the commencement of the preceding the commencement of the process in which the debtor was a partner or ding the commencement of this case.  I list the names, addresses, taxpayer in the process in which the debtor was a partner or earlier than the process in which the debtor was a partner or earling the commencement of this case.	director, partner, or managing executive ssion, or other activity either full- or part- in the debtor owned 5 percent or more of his case.  dentification numbers, nature of the busing owned 5 percent or more of the voting of the dentification numbers, nature of the busing of the dentification numbers, nature of the busing the dentification numbers.	of a corporation, partner in a time within six (6) years f the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

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In re

	STATEMENT OF FINANCIAL AFFAIRS		
has been, within six years imn executive, or owner of more th	nediately preceding the commenceme nan 5 percent of the voting or equity se	s a corporation or partnership and by any individual debtor who is an tof this case, any of the following: an officer, director, managing ecurities of a corporation; a partner, other than a limited partner, of an, or other activity, either full- or part-time.	
` •	receding the commencement of this ca	tement only if the debtor is or has been in business, as defined abase. A debtor who has not been in business within those six years	
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:		
List all bookkeepers and accou		ediately preceding the filing of this bankruptcy case kept or supervi	
Name and Address	Dates Services Rendered	_	
	. , ,	, ,	
	is who within two (2) years immediatel red a financial statement of the debtor Address	,, ,	
account and records, or prepa . Name  19c. List all firms or individuals	red a financial statement of the debtor	Dates Services Rendered  nt of this case were in possession of the books of account and rec	
account and records, or prepa . Name  19c. List all firms or individuals	Address  s who at the time of the commenceme	Dates Services Rendered  nt of this case were in possession of the books of account and recommendations.	
nccount and records, or prepared Name  19c. List all firms or individuals of the debtor. If any of the book name  Name	Address  s who at the time of the commenceme ks of account and records are not ava  Address	Dates Services Rendered  Int of this case were in possession of the books of account and recilable, explain.  In a general statement were a general statement with the statement with th	

# Document Page 39 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last the dollar amount and ba	two inventories taken of your property, the names of each inventory.	ne of the person who supervised th	e taking of each inventory, ar
Date	Inventory	Dollar Amount of Inventory	
of		(specify cost, market of other	
Inventory	Supervisor Supervisor	basis)	
b. List the name and add	dress of the person having possession of the re	cords of each of the inventories rep	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
a If the dobter is a newto	perchin liet nature and norcentage of interest of	each member of the partnership	
a. If the debtor is a partn Name and Address	ership, list nature and percentage of interest of  Nature  of Interest	each member of the partnership.  Percentage of Interest	
Name and Address  21b. If the debtor is a co	Nature	Percentage of Interest	directly or indirectly owns,
Name and Address  21b. If the debtor is a co controls, or holds 5% or	Nature of Interest	Percentage of Interest  oration; and each stockholder who reporation.	directly or indirectly owns,
Name and Address  21b. If the debtor is a co	Nature of Interest	Percentage of Interest	directly or indirectly owns,
Name and Address  21b. If the debtor is a co controls, or holds 5% or Name and Address  22. FORMER PARTNER	Nature of Interest  rporation, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of the	Percentage of Interest  oration; and each stockholder who importation.  Nature and Percentage of Stock Ownership  OLDERS:	
Name and Address  21b. If the debtor is a co controls, or holds 5% or Name and Address  22. FORMER PARTNER	Nature of Interest  rporation, list all officers & directors of the corp more of the voting or equity securities of the co	Percentage of Interest  oration; and each stockholder who importation.  Nature and Percentage of Stock Ownership  OLDERS:	
Name and Address  21b. If the debtor is a co controls, or holds 5% or Name and Address  22. FORMER PARTNER	Nature of Interest  rporation, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of the votin	Percentage of Interest  oration; and each stockholder who importation.  Nature and Percentage of Stock Ownership  OLDERS:  hip interest of each member of the Date of	
Name and Address  21b. If the debtor is a co controls, or holds 5% or Name and Address  22. FORMER PARTNER	Nature of Interest  rporation, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of the	Percentage of Interest  oration; and each stockholder who importation.  Nature and Percentage of Stock Ownership  OLDERS:  hip interest of each member of the	
Name and Address  21b. If the debtor is a co controls, or holds 5% or Name and Address  22. FORMER PARTNER If the debtor is a partner Name  22b. If the debtor is a co	Nature of Interest  rporation, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of the votin	Percentage of Interest  Oration; and each stockholder who proporation.  Nature and Percentage of Stock Ownership  OLDERS:  hip interest of each member of the Withdrawal	partnership.
Name and Address  21b. If the debtor is a co controls, or holds 5% or Name and Address  22. FORMER PARTNER If the debtor is a partner Name  22b. If the debtor is a co	Nature of Interest  rporation, list all officers & directors of the corp more of the voting or equity securities of the control Title  RS, OFFICERS, DIRECTORS AND SHAREHOUSHIP, list the nature and percentage of partners and percentage of	Percentage of Interest  Oration; and each stockholder who proporation.  Nature and Percentage of Stock Ownership  OLDERS:  hip interest of each member of the Withdrawal	partnership.

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In re

	STATEMENT OF FIN	AITOIAL AITAIRO	
22b. If the debtor is a corporatio immediately preceding the comme		ationship with the corporation terminated with	nin one (1) year
Name and Address	Title	Date of Termination	
	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	na compensation in
· · · · ·	•	ner perquisite during one year immediately pr	•
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
· ·	t the name and federal taxpayer identifi	cation number of the parent corporation of ar thin six (6) years immediately preceding the	,
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
25. PENSION FUNDS:			
If the debtor is not an individual,	•	ntification number of any pension fund to whice (S) years immediately preceding the commend	·

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

CTATEMENIT	OF FINANCIAL	VEEVIDE
3 I A I E IVIE IVI	CIE EINANGIAI	AFFAIRS

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 10/16/2009 /s/ Anthony Curtis Peel

Anthony Curtis Peel

X Date & Sign

Dated: 10/16/2009 /s/ LeQuita Marie Peel X Date & Sign

**LeQuita Marie Peel** 

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Anthony Curtis Peel and LeQuita Marie Peel / Debtors

In re

### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name:  Citifinancial Retail  Attn: Bankruptcy Dept.  PO Box 22066  Tempe AZ 85285	Describe Property Securing D Citifinancial - furniture	Debt:
Property will be (check one):		
□Surrendered	Retained	
If retaining the property, I intend to (check at I	least one):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain		(for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
□Claimed as exempt	■Not claime	ed as exempt
Property No. 2	1	
Creditor's Name: CitiMortgage Inc. Attn: Bankruptcy Dept. Po Box 9438 Gaithersburg MD 20898	Describe Property Securing D 1310 S. Springfield, Chicago, SURRENDERING	
Property will be (check one):		
■Surrendered □	Retained	
If retaining the property, I intend to <i>(check at I</i>	least one):	
□Redeem the property		
□Reaffirm the debt		
□Other. Explain		(for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
□Claimed as exempt	■Not claime	ed as exempt

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In re

DEBTO	R'S STATEMENT OF	INTENTION
Property No. 3		
Creditor's Name: <b>Countrywide</b> Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065	Describe Property Securing 2724 W. 91st St., Evergreen	Debt: Park, IL 60805 (Debtors' residence)
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (check	at least one):	
□Redeem the property		
■Reaffirm the debt		
□Other. Explain		_ (for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
■Claimed as exempt	□Not claim	ned as exempt
Dropouts No. 4		
Property No. 4 Creditor's Name: Countrywide Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065	Describe Property Securing 2724 W. 91st St., Evergreen	Debt: Park, IL 60805 (Debtors' residence)
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (check	at least one):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain		_ (for example, avoid lien using 110 U.S.C. §
522(f)).		
Property is (check one):		
☐Claimed as exempt	■Not claim	ned as exempt

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel / Debtors

### **DEBTOR'S STATEMENT OF INTENTION**

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 0	
Lessor's Name:  NONE	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 10/16/2009 /s/ Anthony Curtis Peel

**Anthony Curtis Peel** 

X Date & Sign

X Date & Sign

Dated: 10/16/2009

/s/ LeQuita Marie Peel

**LeQuita Marie Peel** 

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Anthony Curtis Peel and LeQuita Marie Peel, Debtors

Bankruptcy Docket #:

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows	:	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$2,500
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$2,500
The Filing Fee has been paid.	Balance Due	\$0

2. The source of the compensation paid to me was:

Debtor(s)	Oth	er: (speci
Debiol(3)	i i Oui	ICI. (spec

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

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**6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 10/17/2009 /s/ Mario M Arreola

Attorney Name: Mario M Arreola
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: IL 6197597

Form B203 (12/94)

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In re

Anthony Curtis Peel, and LeQuita Marie Peel, Debtors

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 10/16/2009 /s/ Anthony Curtis Peel

**Anthony Curtis Peel** 

X Date & Sign

Dated: 10/16/2009

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/s/ LeQuita Marie Peel

**LeQuita Marie Peel** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### **NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

In re

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

#### Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Anthony Curtis Peel Sign & Date Dated: 10/16/2009 Here **Anthony Curtis Peel** /s/ LeQuita Marie Peel 10/16/2009 Sign & Date Dated: LeQuita Marie Peel Here /s/ Mario M Arreola 10/17/2009 Dated: Attorney: Mario M Arreola Bar No: IL 6197597

PFG Record # 379420